

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Kiley T. Sock
Melissa A. Sock
Debtors

Case No. 18-02246-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5

User: CKovach
Form ID: pdf002

Page 1 of 2
Total Noticed: 36

Date Rcvd: Jul 12, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 14, 2018.

db/jdb
5066652 Kiley T. Sock, Melissa A. Sock, 502 Front St, Warrior Run, PA 18706-1136
Barclays Bank Delaware, c/o Phillips & Cohen Assoc LTD Mail, 1002 Justison St Stop 661,
Wilmington, DE 19801-5148
5066653 Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
5066654 Best Buy Credit Services, PO Box 790441, Saint Louis, MO 63179-0441
5066655 Bryan J. Polas, Esquire, 501 Corporate Drive Southpoint Ctr, Ste 205,
Canonsburg, PA 15317
5077551 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5066658 Chase, PO Box 15298, Wilmington, DE 19850-5298
5066659 +Client Services, Inc., 3451 Harry S Truman Blvd, Saint Charles, MO 63301-9816
5066649 Doran & Doran PC, 69 Public Sq Ste 700, Wilkes-Barre, PA 18701-2588
5066662 Dressbarn, Retail Services, PO Box 30258, Salt Lake City, UT 84130-0258
5066663 FirstSource Advantage LLC, 205 Bryant Woods S, Amherst, NY 14228-3609
5066664 GM Financial Leasing, PO Box 100, Williamsville, NY 14231-0100
5066665 GM Financial Leasing, PO Box 181145, Arlington, TX 76096-1145
5066667 Kost Tire & Auto Services, c/o CFNA, PO Box 81315, Cleveland, OH 44181-0315
5066668 MRS BPO LLC, 1930 Olney Ave, Cherry Hill, NJ 08003-2016
5066670 Northstar Location Services, LLC, 4285 Genesee St, Cheektowaga, NY 14225-1943
5066672 Professional Account Services, Inc., PO Box 188, Brentwood, TN 37024-0188
5066674 Quicken Loans, PO Box 442359, Detroit, MI 48244-2359
5066647 Sock Kiley T, 502 Front St, Warrior Run, PA 18706-1136
5066648 Sock Melissa A, 502 Front St, Warrior Run, PA 18706-1136
5066676 TD Bank USA NA, 700 Target Pkwy, Brooklyn Park, MN 55445
5066677 The Palms Ctry Club & Resort Condominium, Maintenance Fee Department, PO Box 8526,
Coral Springs, FL 33075-8526

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5066651 E-mail/Text: legal@arsnational.com Jul 12 2018 19:16:58 ARS National Services,
PO Box 469046, Escondido, CA 92046-9046
5066650 E-mail/Text: seinhorn@ars-llc.biz Jul 12 2018 19:17:35 Ability Recovery Services LLC,
PO Box 4262, Scranton, PA 18505-6262
5066657 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 12 2018 19:29:38 Capital One,
PO Box 85619, Richmond, VA 23285-5619
5066656 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 12 2018 19:29:15 Capital One,
PO Box 30285, Salt Lake City, UT 84130-0285
5066660 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 12 2018 19:17:00
Comenity Bank/Victoria's Secret, PO Box 182273, Columbus, OH 43218-2273
5066661 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 12 2018 19:17:01
Comenity Capital Bank/Zales Jewelers, PO Box 183003, Columbus, OH 43218-3003
5066666 E-mail/Text: bnckohlsnotices@becket-lee.com Jul 12 2018 19:16:53 Kohls/Captial One,
PO Box 3115, Milwaukee, WI 53201-3115
5066669 E-mail/PDF: pa_dc_claims@navient.com Jul 12 2018 19:28:56 Navient, PO Box 9635,
Wilkes Barre, PA 18773-9635
5066671 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jul 12 2018 19:29:16
Portfolio Recovery Associates, LLC, Disputes Department, 140 Corporate Blvd,
Norfolk, VA 23502-4952
5067525 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jul 12 2018 19:29:17
PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5083390 +E-mail/Text: bankruptcynotices@psecu.com Jul 12 2018 19:17:32 PSECU, PO BOX 67013,
HARRISBURG, PA 17106-7013
5066673 E-mail/Text: bankruptcynotices@psecu.com Jul 12 2018 19:17:32 PSECU, 1500 Elmerton Ave,
Harrisburg, PA 17110-9214
5079000 +E-mail/Text: bankruptcyteam@quickenloans.com Jul 12 2018 19:17:24 Quicken Loans Inc.,
635 Woodward Avenue, Detroit, MI 48226-3408
5066675 E-mail/PDF: gecsed@recoverycorp.com Jul 12 2018 19:29:37 Synchrony Bank/JCP,
PO Box 965007, Orlando, FL 32896-5007

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 14, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 12, 2018 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
James Warmbrodt on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com
Lisa M. Doran on behalf of Debtor 1 Kiley T. Sock ldoran@dorananddorand.com,
ldtripmail@yahoo.com
Lisa M. Doran on behalf of Debtor 2 Melissa A. Sock ldoran@dorananddorand.com,
ldtripmail@yahoo.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE: CHAPTER 13

KILEY T. SOCK and
MELISSA A. SOCK

Debtor(s)

CASE NO. 5-18-bk-02246

X

ORIGINAL PLAN

AMENDED PLAN

(indicate 1st, 2nd, 3rd, etc)

Number of Motions to Avoid Liens

Number of Motions to Value

Collateral

CHAPTER 13 PLAN

NOTICES

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked or if neither box is checked, the provision will be ineffective if set out later in the plan.

1	The plan contains nonstandard provisions, set out in §9, which are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
2	The plan contains a limit on the amount of a secured claim, set out in § 2.E. which may result in a partial payment or no payment at all to the secured creditor.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
3	The plan avoids a judicial lien or nonpossessory, nonpurchase-money security interest, set out in § 2.G.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included

YOUR RIGHTS WILL BE AFFECTED

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan.

1. PLAN FUNDING AND LENGTH OF PLAN

A. Plan Payments From Future Income

1. To date, the Debtor paid \$ 0 (enter \$0 if no payments have been made to the Trustee to date). Debtor shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor shall make conduit payments through the Trustee as set forth below. The total

base plan is \$ see "Total Payments" in chart below plus other payments and property stated in § 1B below:

Start mm/yy	End Mm/yy	Plan Payment	Estimated Conduit Payment	Total Monthly Payment	Total Payment Over Plan Tier
6/2018	5/2023	\$ 575.00	\$0	\$575.00	\$34,500.00
				Total Payments:	\$34,500.00

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.

3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.

4. CHECK ONE: () Debtor is at or under median income. *If this line is checked, the rest of §1.A.4 need not be completed or reproduced.*

(X) Debtor is over median income. Debtor calculates that a minimum of \$32,050.80 must be paid to allowed unsecured creditors in order to comply with the Means Test.

B. Additional Plan Funding From Liquidation of Assets/Other

1. The Debtor estimates that the liquidation value of this estate is \$ 0.
(Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

Check one of the following two lines:

X No assets will be liquidated. *If this line is checked, the rest of § 1.B need not be completed or reproduced.*

2. In addition to the above specified plan payments, Debtor shall dedicate to the plan proceeds in the estimated amount of \$ _____ from the sale of property known and designated as _____. All sales shall be completed by ____, 20____. If the property does not sell by the date specified, then the disposition of the property shall be as follows: _____

3. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows: _____

2. SECURED CLAIMS

A. Pre-Confirmation Distributions. Check one:

☒ None. If "None" is checked, the rest of § 2.A need not be completed or reproduced.

B. Mortgages (including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. Check one

☐ None. If "None" is checked, the rest of § 2.B need not be completed or reproduced.

☒ Payments will be made by the Debtor directly to the creditor according to the original contract terms, and without modification of those terms unless otherwise agreed to by the contracting parties. All liens survive the plan if not avoided or paid in full under the plan.

Name of Creditor	Description of Collateral	Last Four Digits of Account Number
QUICKEN LOANS	502 Front St, Warrior Run, PA	4116
PSECU	2010 Toyota Sienna	

C. Arrears (including but not limited to, claims secured by Debtor's principal residence). Check one.

☒ None. If "None" is checked, the rest of § 2.C need not be completed or reproduced.

D. Other secured claims (conduit payments and claims for which a §506 valuation is not applicable, etc)

☒ None. If "None" is checked, the rest of § 2.D need not be completed or reproduced

E. Secured claims for which a §506 valuation is applicable. Check one

☒ None. If "None" is checked, the rest of § 2.E need not be completed or reproduced.

F. Surrender of Collateral: *Check one*

☐ None. *If "None" is checked, the rest of § 2.F need not be completed or reproduced.*

☒ The Debtor elects to surrender to each creditor listed below the collateral that secures the creditor's claim. The Debtor requests that upon confirmation of the plan, the stay under 11 U.S.C. §362(a) be terminated as to the collateral only and that the stay under § 1301 be terminated in all respects. Any allowed unsecured claim resulting from the disposition of the collateral will be treated in Part 4 below.

Name of Creditor	Description of Collateral to be Surrendered
THE PALMS COUNTRY CLUB & RESORT CONDOMINIUM	timeshare

G. Lien Avoidance. Do not use for mortgages or for statutory liens, such as tax liens *Check one.*

☒ None. *If "None" is checked, the rest of § 2.G need not be completed or reproduced.*

3. PRIORITY CLAIMS

A. Administrative Claims

1. Trustee Fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.
2. Attorney fees. Complete only one of the following options:
 - a. In addition to the retainer of \$_____ already paid by the Debtor, the amount of \$_____ in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c); or
 - b. \$ 285.00 per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R.. 2016-2(b).
3. Other Other administrative claims not included in §§3.A.1 or 3.A.2 above.
Check one of the following two lines:

☒ None. *If "None" is checked, the rest of § 3.A.3 need not be completed or reproduced.*

B. Priority Claims (including but not limited to, Domestic Support Obligations other than those treated in §3.C below. Check one of the following two lines:

☒ X None. If "None" is checked, the rest of § 3.B need not be completed or reproduced.

C. Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B). Check one of the following two lines:

☒ X None. If "None" is checked, the rest of § 3.C need not be completed or reproduced.

4. UNSECURED CLAIMS

A. Claims of Unsecured Nonpriority Creditors Specially Classified. Check one of the following two lines:

☒ X None. If "None" is checked, the rest of § 4.A need not be completed or reproduced.

B. Remaining allowed unsecured claims will receive a pro-rate distribution of funds remaining after payment of other classes.

5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES. Check one of the following two lines:

☐ None. If "None" is checked, the rest of § 5 need not be completed or reproduced.

☒ X The following contracts and leases are assumed (and arrears in the allowed claim to be cured in the plan) or rejected:

Name of Other Party	Description of Contract or Lease	Monthly Payment	Interest Rate	Estimated Arrears	Total Plan Payment	Assume or Reject
GM FINANCIAL LEASING	Lease of 2017 Chevrolet Silverado	\$ 293.96	%	\$ 0	\$ 0	ASSUME

6. VESTING OF PROPERTY OF THE ESTATE.

Property of the estate will vest in the Debtor upon

Check the applicable line:

☒ X plan confirmation.
☐ entry of discharge.
☐ closing of case.

7. DISCHARGE (Check One)

- (☒) The debtor will seek a discharge pursuant to §1328(a).
- (☐) The debtor is not eligible for a discharge because the debtor has previously received a discharge described in §1328(f).

8. ORDER OF DISTRIBUTION:

If a pre-petition creditor files a secured, priority, or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

Payments from the plan will be made by the Trustee in the following order:

Level 1: _____
Level 2: _____
Level 3: _____
Level 4: _____
Level 5: _____
Level 6: _____
Level 7: _____
Level 8: _____


If the above Levels are filled in, the rest of § 8 need not be completed or reproduced. If the above Levels are not filled- in, then the order of distribution of plan payments will be determined by the Trustee using the following as a guide:

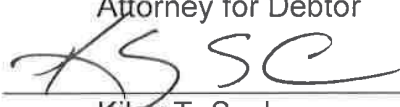
- Level 1: Adequate protection payments.
Level 2: Debtor's attorney's fees.
Level 3: Domestic Support Obligations.
Level 4: Priority claims, pro rata.
Level 5: Secured claims, pro rata.
Level 6: Specially classified unsecured claims.
Level 7: Timely filed general unsecured claims.
Level 8: Untimely filed general unsecured claims to which the Debtor has not objected.

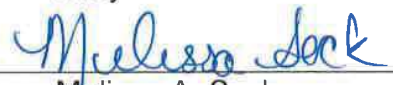
9. NONSTANDARD PLAN PROVISIONS

Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void. (NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit)

Dated: 5-25-18



Attorney for Debtor


Kiley T. Sock


Melissa A. Sock

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in §9.